

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:	:	CHAPTER :	13
	:		
JULIUS R. SMARGIASSI	:	CASE NO.	5:16-bk-00910-JJT
KAREN M. SMARGIASSI	:		
Debtors	:		
	:		
SANTANDER CONSUMER USA INC.	:		
Movant	:		
	:		
Vs.	:		
	:		
JULIUS R. SMARGIASSI	:	DOC. #	54-3 Motion for relief
KAREN M. SMARGIASSI	:		
and CHARLES J. DEHART, III, Chapter	:		
13 Trustee	:	JUDGE JOHN J. THOMAS	

**RESPONSE OF DEBTORS TO MOTION OF
SANTANDER CONSUMER USA, INC.
FOR RELIEF FROM AUTOMATIC STAY**

AND NOW, comes the above Debtors by and through their attorneys, Doran & Doran, P.C. who responds to the Motion of Santander Consumer USA, Inc. for relief from the automatic stay and states as follows:

1. Admitted.
2. Admitted.
3. Admitted.
4. Admitted in part. Proof of the current loan balance is demanded.
5. Denied. At the time the bankruptcy was filed, there was a small pre-petition

arrearage but that has now been paid in full through the plan by the Chapter 13 Trustee. The Debtors had been making their monthly payments to Santander but the Debtors were not

receiving monthly statements. The Debtor called Santander to find out how much was due, but was told that they did not owe anything, so they did not send in the payments.

6. The Debtors are able to resume the payments to Santander.

WHEREFORE, the Debtors request that the Motion for Relief be denied.

DORAN & DORAN, P.C.

/S/ *Lisa M. Doran*

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